33.   The method of claim 32 wherein the short-term certificate and the electronic record are sent only after submitting a query to a short-term database using information in the short-term certificate and after receiving a response to the query validating the short-term certificate.

34.   The method of claim 33 wherein the short-term certificate contains information specifying a threshold amount and the query is submitted only if the transaction exceeds the threshold amount.

35.   The method of claim 32 wherein the short-term certificate contains information specifying acquired consumer points based on a loyalty-system analysis.

36.   The method of claim 32 wherein the short-term certificate contains information specifying offers to the user based on a marketing analysis.

37.   The method of claim 32 wherein the short-term certificate contains information specifying a maximum value for payment from the guarantor.

38.   A computer-readable medium that stores instructions adapted to be executed by a processor to perform the steps of:

receiving a short-term certificate from a user;

sending the short-term certificate and an electronic record of the transaction to a billing system for payment from a guarantor of the short-term certificate.

39.   The computer-readable medium of claim 38 wherein the short-term certificate and the electronic record are sent only after submitting a query to a short-term database using information in the short-term certificate and after receiving a response to the query validating the short-term certificate.

40.   The computer-readable medium of claim 39 wherein the short-term certificate contains information specifying a threshold amount and the query is submitted only if the transaction exceeds the threshold amount.

41.   The computer-readable medium of claim 38 wherein the short-term certificate contains information specifying acquired consumer points based on a loyalty-system analysis.

42.   The computer-readable medium of claim 38 wherein the short-term certificate contains information specifying offers to the user based on a marketing analysis.

43.   The computer-readable medium of claim 38 wherein the short-term certificate contains information specifying a maximum value for payment from the guarantor.

Respectfully,

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